#### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

# NOTICE OF TRUSTEE'S FINAL REPORT AND APPLICATIONS FOR COMPENSATION AND DEADLINE TO OBJECT (NFR)

Pursuant to Fed. R. Bankr. P.2002(a)(6) and 2002(f)(8), please take notice that JOHN E. GIERUM , trustee of the above styled estate, has filed a Final Report and the trustee and the trustee's professionals have filed final fee applications, which are summarized in the attached Summary of Trustee's Final Report and Applications for Compensation.

The complete Final Report and all applications for compensation are available for inspection at the Office of the Clerk, at the following address:

Clerk of the Bankruptcy Court Dirksen Federal Courthouse 219 S Dearborn Street, 7th Floor Chicago, Il 60604

Any person wishing to object to any fee application that has not already been approved or to the Final Report, must file a written objection within 20 days from the mailing of this notice, together with a request for a hearing and serve a copy of both upon the trustee, any party whose application is being challenged and the United States Trustee. If no objections are filed, the Court will act on the fee applications and the trustee may pay dividends pursuant to FRBP 3009 without further order of the Court.

A hearing on the fee applications and any objections to the Final Report will be held at 1:30 pm on December 21, 2012 in Courtroom A, Lake County Courthouse,

North Branch Court

1792 Nicole Lane

Round Lake Beach, Il 60073.

## Case 09-37927 Doc 40 Filed 11/13/12 Entered 11/16/12 00:04:44 Desc Imaged Certificate of Notice Page 2 of 8

Date Mailed: <u>11/12/2012</u>	By: /s/JOHN E. GIERUM
	Trustee

JOHN E. GIERUM SUITE 1015 9700 WEST HIGGINS ROAD ROSEMONT, IL 60018 (847) 318-9130

### Case 09-37927 Doc 40 Filed 11/13/12 Entered 11/16/12 00:04:44 Desc Imaged Certificate of Notice Page 3 of 8

#### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re: NIEVES, RICARDO J	§ Case No. 09-37927
NIEVES, SYLVIA C	§
	§
Debtor(s)	§

### SUMMARY OF TRUSTEE'S FINAL REPORT AND APPLICATIONS FOR COMPENSATION

The Final Report shows receipts of	\$ <u>11,002.81</u>
and approved disbursements of	\$390.33
leaving a balance on hand of $\frac{1}{2}$	\$10,612.48

Balance on hand:

10,612.48

Claims of secured creditors will be paid as follows:

Claim No.	Claimant	Clain Asserted	Allowed Amount of Claim		^
		Non	e		
Total to be paid to secured creditors:		editors: \$	0.00		
	Remaining balance:		\$	10,612.48	

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments	Proposed
		to Date	Payment
Trustee, Fees - JOHN E. GIERUM	1,850.28	0.00	1,850.28

#### Applications for prior chapter fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	· •
None			

Total to be paid for prior chapter administrative expenses: \$\,\) 0.00
Remaining balance: \$\,\) 8,762.20

1 The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. § 326(a) on account of the disbursement of the additional interest.

### Case 09-37927 Doc 40 Filed 11/13/12 Entered 11/16/12 00:04:44 Desc Imaged Certificate of Notice Page 4 of 8

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$43,126.49 must be paid in advance of any dividend to general (unsecured) creditors.

#### Allowed priority claims are:

Claim	Claimant	Allowed Amount	Interim Payments	Proposed
No		of Claim	to Date	Payment
1P	Internal Revenue Service	43,126.49	0.00	8,762.20

Total to be paid for priority claims:

\$ 8,762.20

Remaining balance:

\$ 0.00

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ 152,306.05 have been allowed and will be paid *pro rata* only after all allowed administrative and priority claims have been paid in full.

The timely allowed general (unsecured) dividend is anticipated to be 0.0 percent, plus interest (if applicable).

#### Timely allowed general (unsecured) claims are as follows:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	-
1U	Internal Revenue Service	3,532.42		0.00
2	American Express Bank, FSB	20,858.76	0.00	0.00
3	American Express Bank, FSB	4,692.39	0.00	0.00
4	FIA CARD SERVICES, NA/BANK OF AMERICA	35,493.83	0.00	0.00
5	FIA CARD SERVICES, NA/BANK OF AMERICA	23,532.26	0.00	0.00
6	PYOD LLC its successors and assigns as assignee of	123.40	0.00	0.00
7	DISCOVER BANK	11,661.14	0.00	0.00
8	The Northern Trust Company	52,411.85	0.00	0.00

Total to be paid for timely general unsecured claims:

0.00

Remaining balance:

### Case 09-37927 Doc 40 Filed 11/13/12 Entered 11/16/12 00:04:44 Desc Imaged Certificate of Notice Page 5 of 8

Tardily filed claims of general (unsecured) creditors totaling \$ 0.00 have been allowed and will be paid <u>pro rata</u> only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent, plus interest (if applicable).

Tardily filed general (unsecured) claims are as follows:

Claim No	Claimant	Allowed Amount Into of Claim	terim Payments to Date	Proposed Payment
		None		
	Total to be p	aid for tardy general unsecured claims:	\$	0.00
Remaining balance:		\$	0.00	

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$ 0.00 have been allowed and will be paid <u>pro rata</u> only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent, plus interest (if applicable).

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

Claim No	Claimant	Allowed Amoun of Clain	t Interim Payments to Date	Proposed Payment
		None		
		Total to be paid for subordin	ated claims: \$	0.00
	Remaining balance: \$		0.00	

Prepared By:	/s/JOHN E. GIERUM	
	Trustee	

JOHN E. GIERUM SUITE 1015 9700 WEST HIGGINS ROAD ROSEMONT, IL 60018 (847) 318-9130

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. §1320.4(a)(2) applies.

### Case 09-37927 Doc 40 Filed 11/13/12 Entered 11/16/12 00:04:44 Desc Imaged

Certificate of Notice Page 6 of 8 United States Bankruptc Northern District of Illinois

In re: Ricardo J Nieves Sylvia C Nieves Debtors

14564194 14564196

Case No. 09-37927-ABG Chapter 7

TOTALS: 0, \* 1, ## 2

#### CERTIFICATE OF NOTICE

District/off: 0752-1 User: cturner Page 1 of 3 Date Rcvd: Nov 13, 2012 Form ID: pdf006 Total Noticed: 26

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 15, 2012. #+Ricardo J Nieves, 3250 University Road, Highland Park, IL 60035-1147
#+Sylvia C Nieves, 3250 University Road, Highland Park, IL 60035-1147
+American Express, c/o Becket and Lee, Po Box 3001, Malvern, PA 19355-0701
American Express Bank, FSB, POB 3001, Malvern, PA 19355-0701
+Bank One/Chase, 8333 Ridgepoint Dr, Irving, TX 75063-5812
+Chase Manhattan Mortgage, Attention: Research Dept. G7-PP, 3415 Vision Driv db jdb 14564192 14782790 14564195 14564197 3415 Vision Drive, Columbus, OH 43219-6009 14564198 +Chase-Bp, Po Box 15298, Wilmington, DE 19850-5298 +Citi, Po Box 6241, Sioux Falls, SD 57117-6241 +Exxmblciti, Attn.: Centralized Bankruptcy, Po Box 20507, Kansas City, MO 64195-0507 +Hsbc Bank, Attn: Bankruptcy, Po Box 5253, Carol Stream, IL 60197-5253 +Hsbc/ms, Po Box 2393, Brandon, FL 33509-2393 14564199 14564201 14564202 14564203 +Macys/fdsb, Macy's Bankruptcy, Po Box 8053, Mason, OH 45040-8053 14564205 +Marina Nieves, 222 North Columbus, Unit 206, 14564206 Chicago, IL 60601-7810 +Standard Bank & Trust, 7800 W 95th St, Hickory Hills, IL 60457-2298 +The Northern Trust Com, 50 S Lasalle St # B-1, Chicago, IL 60603-1003 14564208 14564209 15051034 +The Northern Trust Company, c/o Kropik Papuga and Shaw, 120 S. LaSalle ste. 1500, Chicago, IL 60603-3572 14564210 +Tnb-visa, Po Box 9475, Minneapolis, MN 55440-9475 +Washington Mutual Mortgage, Bankruptcy Dept. JAXA 2035, 7255 Bay Meadows Way, 14564211 Jacksonville, FL 32256-6851 +World Savings & Loan, 4101 Wiseman Blvd, 14564212 Attn: Bankruptcy, San Antonio, TX 78251-4200 Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. 14564193 +E-mail/Text: RBALTAZAR@ARMORSYS.COM Nov 14 2012 05:05:09 Armor Systems Co, 1700 Kiefer Dr, Suite 1, Zion, IL 60099-5105 14942209 E-mail/PDF: mrdiscen@discoverfinancial.com Nov 14 2012 04:46:47 DISCOVER BANK, DFS Services LLC, PO Box 3025, New Albany, Ohio 43054-3025 +E-mail/PDF: mrdiscen@discoverfinancial.com Nov 14 2012 04:46:47 14564200 Discover Fin Svcs Llc, Po Box 15316, Wilmington, DE 19850-5316 E-mail/PDF: EBN AIS@AMERICANINFOSOURCE.COM Nov 14 2012 05:48:48 14880839 FIA CARD SERVICES, NA/BANK OF AMERICA, BY AMERICAN INFOSOURCE LP AS ITS AGENT, PO Box 248809, Oklahoma City, OK 73124-8809 E-mail/Text: cio.bncmail@irs.gov Nov 14 2012 04:21:16 14564204 Internal Revenue Service, Centralized Insolvency, p.o. box 21126, Philadelphia, PA 11914
+E-mail/Text: bnc@nordstrom.com Nov 14 2012 04:31:01 Nordstrom FSB 14564207 Attention: Bankruptcy Department, Po Box 6566, Englewood, CO 80155-6566 +E-mail/Text: resurgentbknotifications@resurgent.com Nov 14 2012 04:27:11 14925948 PYOD LLC its successors and assigns as assignee of, Citibank, c/o Resurgent Capital Services, PO Box 19008, Greenville, SC 29602-9008 TOTAL: 7 \*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*
American Express Bank, FSB, POB 3001, Malvern, PA 19355-0701
##+Bank Of America, Po Box 17054, Wilmington, DE 19850-7054 14866357\*

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

##+Bk Of Amer, Po Box 17054, Wilmington, DE 19850-7054

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

### Case 09-37927 Doc 40 Filed 11/13/12 Entered 11/16/12 00:04:44 Desc Imaged Certificate of Notice Page 7 of 8

District/off: 0752-1 User: cturner Page 2 of 3 Date Rcvd: Nov 13, 2012 Form ID: pdf006 Total Noticed: 26

\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 15, 2012 Signa

Joseph Spections

### Case 09-37927 Doc 40 Filed 11/13/12 Entered 11/16/12 00:04:44 Desc Imaged Certificate of Notice Page 8 of 8

District/off: 0752-1 User: cturner Page 3 of 3 Date Rcvd: Nov 13, 2012

Form ID: pdf006 Total Noticed: 26

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 12, 2012 at the address(es) listed below:

Faiq Mihlar on behalf of Creditor JP Morgan Chase Bank, National Association as Servicer..., shellyhood@hsbattys.com,

jenniferewins@hsbattys.com;heathergiannino@hsbattys.com;bk4hsbm@gmail.com

Heather M Giannino on behalf of Creditor JP Morgan Chase Bank, National Association as

Servicer..., heathergiannino@hsbattys.com,

 ${\tt jenniferewins@hsbattys.com; danacloe@hsbattys.com; bk4hsbm@gmail.com}$ 

John E Gierum jgierum@7trustee.net, IL25@ecfcbis.com

John P Carlin on behalf of Debtor Ricardo Nieves jcarlin@changandcarlin.com,

changcarlin@iamthewolf.com

Maria Georgopoulos on behalf of Creditor WELLS FARGO BANK, N.A. nd-four@il.cslegal.com

Patrick S Layng USTPRegion11.ES.ECF@usdoj.gov

TOTAL: 6